



## Acquisition in Cambridge Allows Homeowners to Enjoy View From the Top

### Full Mitigation Best Practice Story

#### *Guernsey County, Ohio*



**Cambridge, OH** - "It was a bad situation turned good," said Ron LePage, a buyout participant, in Cambridge, OH. Cambridge, with a population of 13,000, sits at the foothills of the Appalachian Mountains in Guernsey County. Homes are nestled in the rolling terrain, a dream for those at the peak, but the runoff from heavy rainfall plagues homes at the lower elevations. The acquisition project primarily focused on 60-65 homes suffering from decades of loss due to repetitive flooding. In the past decade Guernsey County has endured three Presidential Declared Disasters. The most severe flooding in recorded history occurred five years ago. Relentless storms pounded the area on June 27, 1998 with the floodwaters cresting on June 30th. The waters didn't recede to below flood stage until July 4th.

In its wake, the flood left more than 100 residents with extensive damage to their homes. "It was devastating," said Michael Coulter, who had two inches of water in the top level of his tri-level home. The lower levels were completely immersed. "I don't know what we would have done without FEMA." Coulter not only lost his home and all of its contents, but also his livelihood. As the floodwaters burst through the sandbags into his garage, which he partially used as business workspace, \$80,000 worth of wallpaper rolls vanished.

The stress associated with the flood recovery and the fear of impending storms were the deciding factors for many homeowners who elected to participate in the buyout. Ron LePage and Peter Blazvick lived in the low-lying neighborhood, which had the largest number (26) of acquired and (4) retrofitted properties. The source of the flooding was Gordon's Run, a creek near their homes. A flood in 1980 resulted in water reaching basement rafters. The damage from the second flood in 1998 was much worse for both of them. LePage's basement completely flooded pushing three feet of water up to his first floor. Blazvick's home was so inundated with floodwater; he parked his car on higher ground and had to use a boat to inspect his house. LePage reflecting on his buyout decision said, "There is no way to put a price on the lessened stress."

The Hazard Mitigation Grant Program (HMGP), activated in a Presidential Disaster Declaration, is designed to relieve communities of future flood losses and give homeowners of flooded properties options. The community of Cambridge chose to apply for these funds and use them for an acquisition/retrofitting project. Participation in the buyout process is voluntary, but homeowners are required to go through a cost benefit analysis to justify their involvement in the project. These funds would be used to purchase the properties and demolish the structures. Then, the property would be left in perpetuity to the community as open space, never to be built upon again. Other homeowners took the option of retrofitting the flooded portions of their home to minimize future damage.

In 1998, City Engineer Jeanette Wierzbicki received notice from the State that mitigation funding was available through the HMGP to purchase homes that sustained repetitive flood damage. She was the initial driving force behind the effort. Public meetings were held to inform homeowners about the application process. The project successor, Ed Tomasko, continued the endeavor until the projects' completion in 2002. Twenty-three homeowners participated, while an additional six homes relocated critical utilities (furnaces and water heaters).

On January 3, 2004, severe storms poured five inches of water in 72 hours over large portions of the State. Temperatures plummeted to below zero, warmed and again returned to dangerously cold. Guernsey County was one of the 14 designated counties included in the Presidential Declaration resulting from this severe storm and rain event. The mitigation efforts begun in 1998 proved successful. Several of the acquired properties (now empty lots) had standing water from the rain. Reviewing the flood locations from January 2004 LePage, Blazvick and Coulter all concurred they realized the monetary savings of their actions. The floodwater would have entered LePage and Blazvick's basements, requiring the replacement of water heaters, furnaces and freezers. The estimated restoration for each property owner could have been \$10,000 for this event alone. Coulter's property would have sustained much more damage since the lower levels of his tri-level home were used as living space. Replacement cost would have extended well up to \$30,000. The Individual Housing Program's share for repair money

could have been up to \$15,300 for all three homeowners.

Michael Coulter doesn't worry about flooding now, as he said, "If my home floods now, it won't be a problem for Cambridge because the State of Ohio will be underwater."

The individual residential loss doesn't compare to the financial burden placed on the Local, State and Federal resources necessary for response and recovery. In the 1998 flooding event, DR-1227-OH for Guernsey County, FEMA Individual Assistance spent \$2,938,604 and over half that amount, \$1,630,945, went to the City of Cambridge. The Federal share of the acquisition/retrofit project was \$579,410. The mitigation efforts reduced the need for future financial assistance from Federal, State and local funding and minimized future economic devastation caused by flooding to the businesses and workforce of the area.

Coulter, Blazvick and LePage expressed concern for those who remain in their former neighborhoods. These three homeowners, pleased with their participation in the project, have relocated in Cambridge to homes on higher ground. The acquisition not only gave relief to all involved from the financial burden of flooding, but also homeowners the peace of mind to enjoy the view from their new homes.

#### Activity/Project Location

Geographical Area: **Single County in a State**

FEMA Region: **Region V**

State: **Ohio**

County: **Guernsey County**

City/Community: **Cambridge**

#### Key Activity/Project Information

Sector: **Private**

Hazard Type: **Flooding**

Activity/Project Type: **Acquisition/Buyouts**

Activity/Project Start Date: **07/1998**

Activity/Project End Date: **12/2002**

Funding Source: **Hazard Mitigation Grant Program (HMGP)**

#### Activity/Project Economic Analysis

Cost: **Amount Not Available**

## Activity/Project Disaster Information

Mitigation Resulted From Federal Disaster? **Yes**

Federal Disaster #: **1227 , 06/30/1998**

Value Tested By Disaster? **Yes**

Tested By Federal Disaster #: **No Federal Disaster specified**

Year First Tested: **2004**

Repetitive Loss Property? **Unknown**

## Reference URLs

Reference URL 1: <http://www.floodsmart.gov/>

Reference URL 2: <http://www.ema.ohio.gov/>

## Main Points

- The acquisition project primarily focused on 60-65 homes suffering from decades of loss due to repetitive flooding. In the past decade Guernsey County has endured three Presidential Declared Disasters.
- The stress associated with the flood recovery and the fear of impending storms were the deciding factors for many homeowners who elected to participate in the buyout.
- The mitigation efforts begun in 1998 proved successful.



The Coulter property after the 1998 flooding



Former Coulter property after January 2004